



From: Jim W <ingenium72@gmail.com>
Sent: Wednesday, March 20, 2013 10:16 AM
To: INSTestimony
Subject: H.B.No.6656 An Act Concerning Liability Insurance For Firearm Owners

This is in regards to H.B.No.6656 An Act Concerning Liability Insurance For Firearm Owners. I've been a legal responsible gun owner for over 22 years. I've had my pistol permit for over 19 years. My understanding the goal of the Committee for Reducing Gun Violence was just that, to reduce gun violence. Adding the burden of liability insurance on responsible legal responsible gun owners does nothing to reduce violence. This law only makes sense if the goal is to regulate firearms by making it too expensive to own them. Most homeowners insurance will already cover section 1.a.1. If it is an accidental discharge. Do we really believe insurance companies will offer reasonable insurance to cover Section 1.a.2? Why would a legal owner need insurance for criminal charges if they fired in self defense? Are we now going to prosecute people who abide by the law? What's to stop a criminal from suing a legal owner and the insurance company settling with them because it was the cheaper thing to do. Does anyone seriously think that criminals will carry insurance on their most likely illegally owned guns? We do not require drunk drivers to carry additional liability insurance. We do not require convicted criminals , even career criminals or violent offenders, to carry personal liability insurance. We don't require police officers to carry additional insurance. Why are we punishing law abiding gun owners? Does any really believe an insurance company would payout for a shooting like Newtown? A shooting that was done by someone who had mental issues and could never legally own a gun in CT. A person who's mother irresponsibly decided to bond with her child, with known mental issues, over firearms. We seem to be in a rush to pass laws that will not do anything to prevent or reduce gun violence. Even if a criminal was arrested under this law, based on what I've seen in the court system, it would most likely be dropped anyways during a plea deal. I don't see this insurance clause reducing gun violence at all. I do however see it hurting an already overburdened legal gun owners in a state with a fragile economy. Please let this bill die in committee.

Thank you,
James Wactowski